

DEC 07 2010

MARK L. HATCHER
CLERK U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON
AT TACOMA

DEPUTY

1 **ROUTH CRABTREE OLSEN, P.S.**
 2 13555 SE 36TH ST., SUITE 300
 3 BELLEVUE, WA 98006
 4 TELEPHONE (425) 458-2121
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Honorable Judge Paul B. Snyder
 Chapter 7
 Hearing Location: Vancouver
 Hearing Date: December 7, 2010
 Hearing Time: 9:00 am
 Response Date: November 30, 2010

5 **IN THE UNITED STATES BANKRUPTCY COURT**
 6 **WESTERN DISTRICT OF WASHINGTON**

In re:

No.: 10-45431-PBS

8 Byron E Howell
 9 Judith T Howell

ORDER GRANTING RELIEF FROM STAY
 TO U.S. BANK, N.A.

Debtors.

10 This matter came before the Court upon U.S. Bank, N.A.'s motion for relief from stay. It
 11 appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the
 12 deed of trust that is the subject of U.S. Bank, N.A.'s motion and further as to the property located at
 13 110 Sierra Drive, Kelso, Washington 98626 ("Property") and legally described as set forth in the
 14 Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS HEREBY:

17 ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to U.S.
 18 Bank, N.A., its successors and assigns, so that it may pursue its state remedies to enforce its security
 19 interest in the Property and/or as to enforcement of the deed of trust that is the subject of U.S. Bank,
 20 N.A.'s motion. Creditor, its successors and assigns, may, at its option, offer, provide and enter into
 21 any potential forbearance agreement, loan modification, refinance agreement or other loan
 22 workout/loss mitigation agreement and may contact the Debtor via telephone or written
 23 correspondence to offer such an agreement, which shall be non-recourse unless included in a
 24 reaffirmation agreement.

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1 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding
2 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under
3 which the present case may be converted absent further order of this court.

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5 DEC 07 2010
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U.S. Bankruptcy Judge Paul B. Snyder

7 Presented by:
8 **ROUTH CRABTREE OLSEN, P.S.**

9 /s/ Aaron Masser
10 Aaron Masser, WSBA# 32692
11 Attorneys for Creditor

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